CLAIMS

What is claimed is:

1. A method for detecting dollar threshold transactions comprising:

        obtaining identity information relating to an identity of a customer who purchases a financial transaction;

        comparing said financial transaction with zero or more previous financial transactions that occurred on a same day as said transaction and that comprise said identity information;

        determining whether a total dollar value of said transaction and said previous financial transactions equals or exceeds a threshold amount;

        capturing additional information and storing said additional information if a result of said determining step was affirmative; and

        generating a report that comprises said identification information, and said additional information.

2. The method of Claim 1 wherein said previous financial transactions are stored in a database.

3. The method of Claim 1 wherein said threshold amount is $3,000.

4. The method of Claim 1 wherein said report comprises a USPS Form 8105-A.

5. A method for detecting reportable dollar threshold transactions comprising:

        storing daily transactions for financial transactions in a database;

        aggregating records by customer identifying information;

        summing said records from said aggregating step to produce a total dollar value;

comparing said total dollar value with a threshold; and

if said total dollar value is greater than or equal to said threshold,

generating a second record of all said records from said summing step; and

storing said second record for reporting; and

reporting said second record to a controlling entity.

6. The method of Claim 5 wherein said threshold is $10,000.

7. The method of Claim 5 wherein the controlling entity is the United States Department of the Treasury.

8. A method of monitoring and enforcing employee compliance in dollar threshold reporting, comprising:

requesting digitized images of money orders from a clearing entity;

forwarding said images to review workstations;

analyzing said images to determine whether reporting was required;

determining whether an employee was compliant in reporting; and

generating a report to a field manager that advises said field manager of non-compliance of said employee.

9. The method of Claim 8 wherein said analyzing step further comprises:

determining whether a dollar value represented by said images exceeds a total dollar threshold amount.

10. The method of Claim 8 wherein said analyzing step further comprises:

determining whether a plurality of images indicate multiple transactions originated from a same post office for a same customer on a same day.

11. A method for detecting suspicious transactions comprising:

examining digitized images of transactions in a plurality of workstations; and

determining whether a condition is satisfied that indicates money laundering activities occurred.

12. The method of Claim 11 further comprising:

completing a form indicating suspicious circumstances if a customer purchased a plurality of previous financial transactions with a regular frequency.

13. The method of Claim 11 further comprising:

completing a form indicating suspicious circumstances if a customer worked with a second customer to purchase a dollar amount of a plurality of previous financial transactions in a manner intended to result in a total dollar value less than a threshold amount.

14. The method of Claim 11 wherein said condition comprises:

determining whether a plurality of images indicate multiple financial transactions originated from different post offices in a geographic area.

15. The method of Claim 11 wherein said condition comprises:

determining whether a plurality of images indicate multiple financial transactions bear similar handwriting and were deposited into a plurality of bank accounts.

16. The method of Claim 11 wherein said condition comprises:

determining whether a plurality of images bear no payees.

17. The method of Claim 11 wherein said condition comprises:

determining whether a plurality of images bear no endorsers.

18. A method for detecting suspicious transactions comprising:

analyzing sales data to detect whether financial transactions have been purchased in a manner indicating a plurality of consecutive high-value purchases that exceed a threshold value.

19. The method of Claim 18 wherein said threshold value is $2000.

5   20. A method of detecting suspicious financial transactions comprising:

comparing a transaction to a plurality of transactions stored in a database;

determining whether said transaction matches said plurality of transactions based on a match of a sender's name and zip code;

summing a total dollar amount of said plurality of transactions matched in said

10   determining step;

advising a sales associate and disabling said transaction if a result of said summing step exceeds a dollar threshold.

21. The method of Claim 20 wherein said threshold value is $2000.

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